

Information to identify the case:

Debtor 1 James A Spry
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9545**

EIN --_-----

Debtor 2 Carol A Spry
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4972**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-22926-KCF**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James A Spry

Carol A Spry

10/7/16

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 James A Spry
 Carol A Spry
 Debtors

Case No. 16-22926-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Oct 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2016.

db/jdb James A Spry, Carol A Spry, 32 Holly St, Somerset, NJ 08873-3052
 516272959 Bank of America, Attn: KML Law Group, PC, 216 Haddon Ave Ste 406,
 Westmont, NJ 08108-2812
 516272961 Bureau of Accounts Con, PO Box 538, Howell, NJ 07731-0538
 516272962 +First Federal Credit C, 24700 Chagrin Blvd, Cleveland, OH 44122-5662
 516272964 Leonard Yee, DDS, 36 Wills Way, Piscataway, NJ 08854-3770
 516272965 Long Hill Diagnostic LLC, 1272 Long Hill Rd, Stirling, NJ 07980-1010
 516272966 +Oral Surgery Group, 109 Livingston Ave, New Brunswick, NJ 08901-2496

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 07 2016 23:14:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 07 2016 23:14:08 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516272958 EDI: BANKAMER.COM Oct 07 2016 22:53:00 Bank of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 516272960 EDI: BANKAMER.COM Oct 07 2016 22:53:00 Bk of Amer, 450 American St,
 Simi Valley, CA 93065-6285
 516272963 EDI: IIC9.COM Oct 07 2016 22:53:00 I C System Inc, PO Box 64378,
 Saint Paul, MN 55164-0378
 516417479 EDI: IRS.COM Oct 07 2016 22:53:00 Internal Revenue Service, 200 Sheffield St,
 Mountainside, NJ 07092-2314
 516417480 +E-mail/Text: eft@uognj.com Oct 07 2016 23:13:38 University Orthopaedic Assoc,
 2 Worlds Fair Dr, Somerset, NJ 08873-1372

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 516417478* I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2016 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
 Arthur L. Skaar, Jr. on behalf of Debtor James A Spry artskaar@comcast.net,
 G27565@notify.cincompass.com
 Arthur L. Skaar, Jr. on behalf of Joint Debtor Carol A Spry artskaar@comcast.net,
 G27565@notify.cincompass.com
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com

TOTAL: 4